Small Group Plans- Off Exchange 2014

Maine Community Health Options- PPO							
Product	Full Access Products						
Plan ID	Community Select HSA- 180001	Community Select -190001	Community Option HSA	Community Option	Community Choice-200001	Community Preferred- 240001	Community Advantage- 280001
Metal Level	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Gold
Medical Deductible	\$2,000	\$2,000	\$5,000	\$5,000	\$2,000	\$2,000	\$650
Coinsurance	70%	80%	50%	50%	30%	30%	20%
Medical OOP Max	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$5,500	\$2,500
Drug OOP Max	Combined w/	Combined w/	Combined w/	Combined w/	Combined w/	Combined w/	Combined w/
	Medical	Medical	Medical	Medical	Medical	Medical	Medical
Drug Deductible	Combined w/	Combined w/	Combined w/	Combined w/	Combined w/	Combined w/	Combined w/
	Medical	Medical	Medical	Medical	Medical	Medical	Medical
Child Dental	No	No	No	No	No	No	No
Plan Factor	0.9292	0.9290	0.846	0.843	1.000	1.058	1.240
Base Rate	\$263.90						

Small Group Plan Factors

Tobacco Factors				
MCHO			None	

Area Factors	MCHO
1	0.89
2	0.965
3	1.02
4	1.18

Monthly Trend Factor 2014	МСНО
January	1
Febuary	1
March	1
April	1.018245
May	1.018245
June	1.018245
July	1.018245
August	1.018245
September	1.018245
October	1.018245
November	1.018245
December	1.018245

Area	Counties					
1	Cumberland	Sagadahoc	York			
2	Knox	Kennebec	Lincoln	Oxford		
3	Androscoggin	Waldo	Franklin	Penobscot	Somerset	Piscataquis
4	Hancock	Aroostook	Washington			

Monthly Premium =(Base Rate* Plan Factor*Monthly Trend Factor*Area Factor*Age Factor*Tobacco Factor)

Maine Bureau of 12/5/2013

0-20 0.635 21-24 1.000 25 1.004 26 1.024 27 1.048 28 1.087 29 1.119 30 1.135 31 1.159 32 1.183 33 1.198 34 1.214 35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	Age F	actors
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26 1.024 27 1.048 28 1.087 29 1.119 30 1.135 31 1.159 32 1.183 33 1.198 34 1.214 35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	21-24	1.000
27 1.048 28 1.087 29 1.119 30 1.135 31 1.159 32 1.183 33 1.198 34 1.214 35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	25	1.004
28 1.087 29 1.119 30 1.135 31 1.159 32 1.183 33 1.198 34 1.214 35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	26	1.024
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30 1.135 31 1.159 32 1.183 33 1.198 34 1.214 35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	28	1.087
31 1.159 32 1.183 33 1.198 34 1.214 35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	29	1.119
31 1.159 32 1.183 33 1.198 34 1.214 35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	30	1.135
33 1.198 34 1.214 35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	31	
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35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	33	1.198
35 1.222 36 1.230 37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	34	1.214
37 1.238 38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	35	1.222
38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	36	1.230
38 1.246 39 1.262 40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	37	1.238
40 1.278 41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873	38	
41 1.302 42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	39	1.262
42 1.325 43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	40	1.278
43 1.357 44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	41	1.302
44 1.397 45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.330 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	42	1.325
45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.330 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	43	1.357
45 1.444 46 1.500 47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.330 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	44	1.397
47 1.563 48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	45	
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48 1.635 49 1.706 50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	47	1.563
50 1.786 51 1.865 52 1.952 53 2.040 54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	48	
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54 2.135 55 2.230 56 2.333 57 2.437 58 2.548 59 2.603 60 2.714 61 2.810 62 2.873 63 2.952	52	1.952
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